July 26, 1990

Millbury, Mass.

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Volume 5 No. 18

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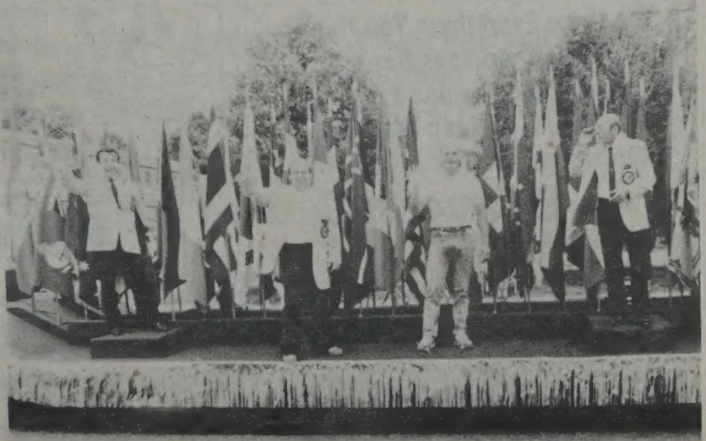
Millbury Public Library

Everybody Loves a Parade

MILLBURY - A warm summer day, streets lined with children of all ages, the muffled sound of distant drums, carefully decorated floats, and precision bands - for two hours on July 3rd, four divisions of marchers passed before area residents and their families. On this and subsequent pages we invite our readers to share these memories from the annual 4th of July Parade sponsored by the Millbury Lions Club.



THE MILLBURY SUTTON CHRONICLE

117 Elm Street, Millbury, MA 01527
Tel: 865-1645

PUBLISHER Alexander G. Belisle

EDITOR Andree A. Belisle

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Another Point of View

Was It The System Or Was It The People

By Lawrence Moore

The Savings and Loan scandal, by no less a person than Allan Greenspan, Chairman of the Federal Reserve, is now estimated to cost American taxpayers half a trillion dollars over the next three or four decades. Probably this figure is not yet final. Every day more banking institutions in trouble are reported.

Did it have to be? Did the system make it happen? The same group of names keeps occurring in the news. How is it that these few were so greedy and unprincipled as to set an example that was followed by many savings institutions' managements?

The names are both Democratic and Republican, and still our Democratically controlled Congress is attempting to pass a resolution demanding that President Bush clean up the "Republican managed S&L mess." The Republicans, on the other hand, are using the S&L issue to attack Democratic incumbents.

The names of Charles Keating and Carl Lindner, Jr. recur as substantial contributors to legislators in diverse States. These people owned or controlled financial institutions in many States. The story that has not yet surfaced is how, when and why people like Lindner and Keating got into the Savings and Loan business in the first place.

According to Federal Election Commission records, from 1983 to 1990 Political Action Committees (PAC's) in the financial services industries, including S&L's, contributed $22 million to candidates for Congress. The largest recipients of S&L related contributions were Senator Wilson (R-Calif); Senator Reigle (D-Mich); Senator Bentsen (D-Tex), Senator Cranston (D-Calif), and Senator D'Amato (R-NY), affectionately dubbed "The Keating Five."

Was the system so loose that it was not possible for S&L's to be run ethically? A feature in the Wall Street Journal a few weeks ago indicated that those who wanted to do it properly could. Size was not a factor. About half of the 2,500 thrifts still operating are relative-to-very healthy. Two outstanding large examples are the Golden West Financial Corporation in Oakland, California and the H.F. Ahmanson Corp. in Los Angeles.

These two large institutions have been run ethically and profitably for many years because they stayed with the policy under which the S&L's were founded; making home mortgages available. In addition, the owners and operators of these thrifts ran their business in a business-like way, controlling costs and avoiding two main avenues leading to ruin: making questionable loans outside the home-mortgage market, and indulging in luxurious personal and business expenditures. They were lean in Corporate structure, they had no large corporate offices, or corporate jets. One of them even refused to install automatic teller machines. They concentrated on conservatively priced home loans and did not compete in making below market value loans, or venturing into commercial real estate as did many of those who are in trouble. As a matter of fact, in the boom years of 1985-1987, they made no loans. They did not buy junk bonds, they did not make condominium loans, and they avoided the other innovative but costly business-generating practices of their competitors. In addition, they kept close control over their operating and lending practices, rather than allowing branch managers to build portfolios of questionable quality, as other thrifts did. They don't fly first class, they stay in mid-priced hotels and they rent economy cars when they are on the road. They have a very low employee to volume ratio, in contrast to some of the troubled thrifts. Employee loyalty is maintained by a generous pay schedule and by a bonus plan for decision-making managers.

In short, the operators of successful thrifts make money because they adhere to good business principles, treat the business as if their lives depended on it, and subordinate greed to success. Would stricter regulation and stricter government supervision have avoided some of the problems? Of course. But how much regulation and how much supervision should American have, and at what cost? Do we not have a right to expect those to whom we lend our money as investors to conduct themselves in an ethical way? That question can be answered "yes" among thousands of American companies, both large and small.

At this point, there seems to be no way out of the S&L mess other than to clean house and improve our regulatory system. It is unfortunate that this is going to cost each one of us many thousands of dollars for many years to come.

Urges Grape Boycott

To the Editor:

For most, summer is a time for rejuvenation - a time for health, relaxation and fun. But for the farmworkers, it is the season of the poison grapes, bringing a new crop of cancer, birth defects and death. In the small farming town of Earlimart, California, the childhood cancer rate is twelve times higher than the national average. Why? The overuse of pesticides on table grapes, ignored by a grower-controlled state bureaucracy, is killing the workers and their children. Just recently, 25 year old Jose Campos Martinez died while applying the pesticide Parathion to the grapes, despite wearing the mandated "protective" clothing.

Since 1984, the United Farm Workers union has been advocating a boycott on California table grapes, in an effort to ban the five most deadly pesticides and win fair representation for farmworkers. However, the growers have turned a deaf ear to the cries of the farmworkers, and their friend, Republican Governor of California George Deukmejian, refuses to enforce the existing farm labor laws. The biggest irony is that many of the workers cannot afford the food that they harvest.

What can we do about this tragic situation? We, as consumers, can use our purchasing power and refuse to buy these pesticide-laden grapes. First, notice that many of the pesticides, which have an oil base, do not wash off. The grapes often appear cloudy even after you put them under your kitchen faucet. Then, you can join millions of other Americans by boycotting grapes.

So relax, enjoy the sunshine, and have a great summer, but please remember the struggle of the farmworkers, and boycott grapes!

Rua Kelly
Boycott Coordinator
NE, NY, NJ
United Farm Workers, AFL-CIO
New York, NY

Design Your Own Button

MILLBURY - The Millbury Public Library, 128 Elm Street, will hold its "Button, Button, Design Your Own Button" workshop for children of all ages on July 31 at 1:30. There is a fifty cent charge for the cost of materials. For information and registration, call 865-1181.

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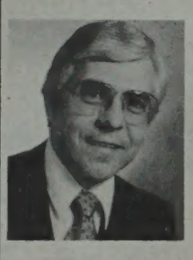

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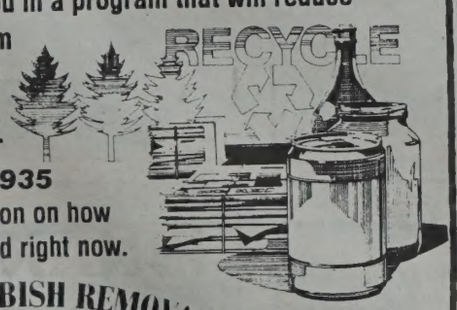

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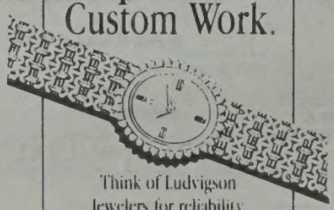

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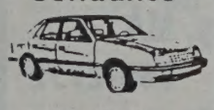

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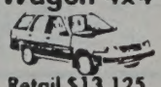

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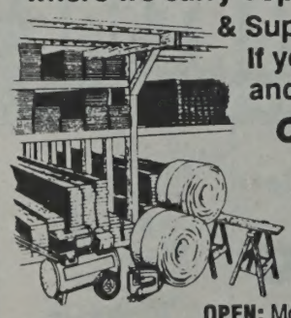

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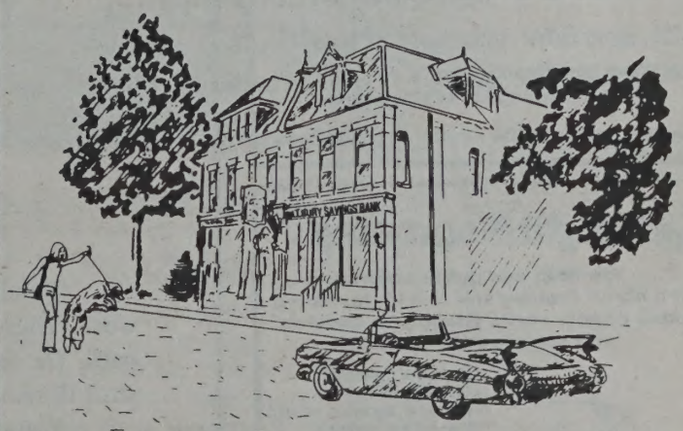

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On The Shelf

By Rosemary Waltos

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SHAKA ZULU, Ladysmith Black Mambazo (audio cassette)
SONGS OF SOWETO, various South African performers (audio cassette)
CRY, MY BELOVED COUNTRY, Alan Paton
LOST WORLD OF THE KALAHARI, Laurens Van Der Post (968.1 VAN)
CRY FREEDOM (video)

SOUTH AMERICA

ONE HUNDRED YEARS OF SOLITUDE, Gabriel Garcia Marques
SHOW DOWN, Jorge Amado
LOVE IN THE TIME of CHOLERA, Gabriel Garcia Marques
HOUSE OF THE SPIRITS, Isabel Allende
AUSTRALIA AND NEW ZEALAND BONE PEOPLE, Keri Hulme
ROAD FROM COORAINE: RECOLLECTIONS OF A HARSH AND BEAUTIFUL JOURNEY INTO ADULTHOOD, Jill Ker Conway (biography)
MISS PEABODY'S INHERITANCE, Elizabeth Jolly
THAT EYE, THE SKY, Tim Winton
GALLIPOLI (video)
SONGLINES, Bruce Chatwin (919.4 CHA)

BRITISH ISLES

GREYHOUND FOR BREAKFAST, James Kelman
ON THE BLACK HILL, Bruce Chatwin
NATURAL CURIOSITY, Margret Drabble
EXCELLENT WOMEN, Barbara Pym
LOOK AT ME, Anita Brookner
QUEEN LEAR, Molly Keane
MY BEAUTIFUL LAUNDRETTE (video)
CELTIC HOTEL, Battlefield Band (audio cassette)

CANADA

FRIEND OF MY YOUTH, Alice Munroe
CAT'S EYES, Margret Atwood
FIFTH BUSINESS, Robertson Davis
TENT PEG, Aritha Van Hark

CHINA AND RUSSIA

HALF THE MAN IS WOMAN, Zhang Zianliang
LEGACIES: A CHINESE MOSAIC, Bette Bao Lord
THE MUSHROOM PICKER, Zinovy Zink
RIDING THE IRON ROOSTER, Paul Theroux (916.1 THE)
IRON AND SILK, Mark Salzman (951.05 SAL)

INDIA

INDIA: LABYRINTHS IN THE LOTUS LAND, Sasthi Brata (954.04 BRA)
PASSAGE TO INDIA, E.M. Foster
PASSAGE TO INDIA (video)
JEWEL AND THE CROWN (video)
CITY OF JOY, Dominique Lapierre

MIDDLE EAST

NOT WITHOUT MY DAUGHTER, Betty Mahmoody (Biography)
COVENANT, Barbara Newman (956 NEW)
IN THE FOOTSTEPS OF MARCO POLO (915.6 RUT)
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Library Hours: Tuesday-Thursday, 10-8; Friday, 10-6; Saturday, 10-1. Telephone 865-1181.

Audio Visual Licensing Program

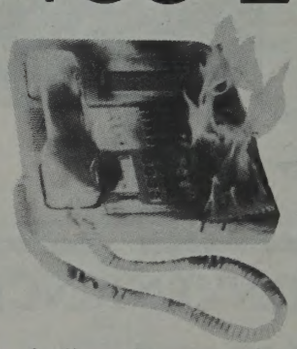
MILLBURY - On August 8 at 2:30, the Millbury Public Library, 128 Elm Street, will offer an Audio Visual Licensing Program to children entering third grade and up. Participants will be taught how to run video and audio cassette equipment and more. Those receiving their MPL AV license will be able to use library equipment. For registration and more information, call 865-1181.

Library to Feature Karate Kid

MILLBURY - On August 1 at 5:30, the Millbury Public Library, 128 Elm Street, will present the full length movie **KARATE KID**.

Bring your own eats and the library will supply free juice and popcorn. The price of admission is a canned good or nonperishable food item that will be donated to St. John Baptist Church or the District Nurses for distribution.

CALL. BEFORE IT'S TOO LATE.



You know the feeling. You own a home, and you get a call at work. There's been a little problem. Seems a fire got started out back. The first thought in your head is, "O.K. I'm covered." Then you start thinking. You can't quite recall your policy...

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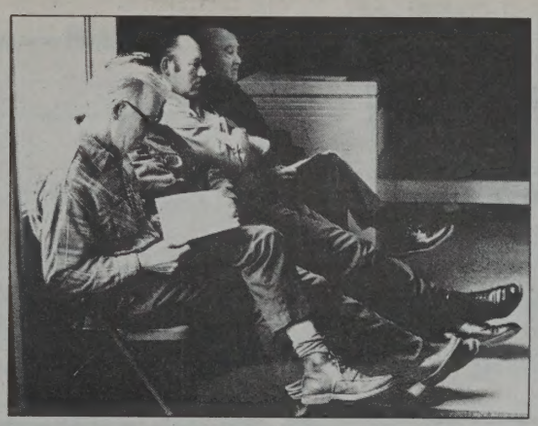
DEADLINE

The deadline for ALL submissions to the Millbury-Sutton Chronicle is noon on Saturday of the week prior to publication.

FDIC

EQUAL HOUSING LENDER

This is what it's really all about.



Local people waiting to vote on local issues that affect themselves and their neighbors.

Financial institutions face the same responsibility when they invest your deposits. They can invest locally — in loans to help their neighbors and local communities.

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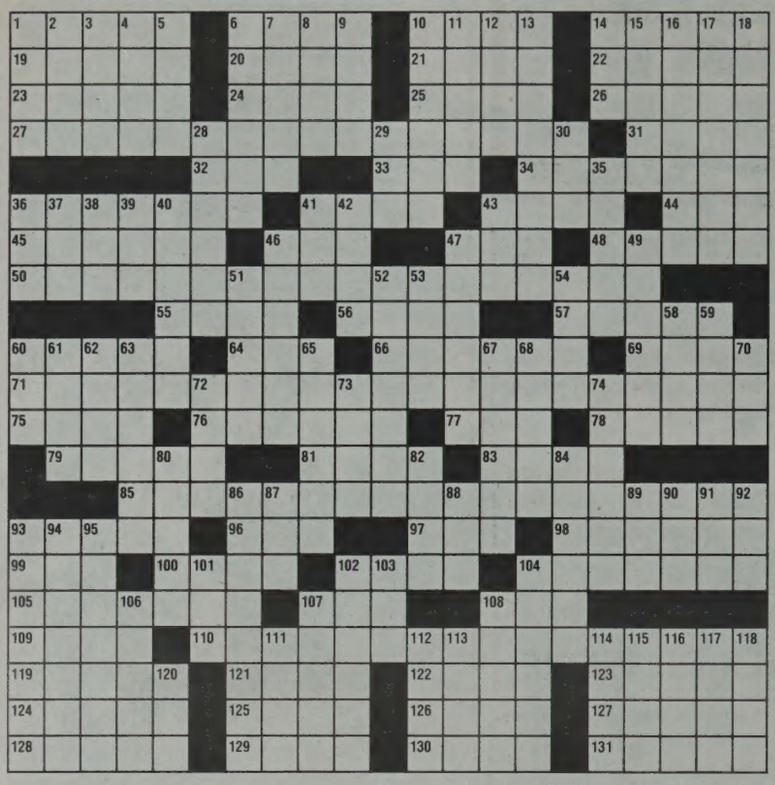
Crossword Puzzle



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By Betty Jorgensen

ACROSS

1 Where to be in April
6 Egad's cousin
10 Filly's father
14 Puccini opera
19 Soap plant
20 Hebrides island
21 Powerful particle
22 Detroit deliveries
23 Honey badger
24 Know about
25 He played Mr. Hulot
26 Appearances
27 Words from Woody Guthrie
31 Ballet leap
32 Numero —
33 Thirsty
34 Fugitive
36 Fall back
41 Porgy's woman
43 Within: Comb. form
44 Mil. transport
45 Sighting specialists
46 Butt
47 UK network
48 Assists, in a way
50 Phrase from Abe
55 Understands
56 Wrack's partner
57 Avignon eagle
60 Variable stars
64 — de veau
66 — Doria
69 Unctuous
71 Another Key phrase
75 Party patron
76 Measuring system
77 German river to the North Sea
78 Czech patriot
79 Candidate for the pound
81 March date
83 Air: Comb. form
85 George M. Cohan, for example
93 Oil-bearing rock
96 With 110 Across a Key phrase
97 Payable
98 Uncle Tom's nemesis
99 Sniggler's catch
100 — avis
102 Mast
104 Far away
105 Some is rapid
107 Take to the slopes
108 DDE's opponent
109 Section: Comb. form
110 See 96 Across
119 Legal claims
121 QED word
122 Commedia dell'—
123 Waft
124 German swimmer Kornelia
125 Ready for picking
126 Draft drink
127 Present or future
128 Lariat
129 Famous loch
130 Sov. segments: Abbr.
131 Influences

DOWN

1 Hair splitter
2 Chinese nursemaid
3 Roasts, to Rene
4 Seine sights
5 Persuade
6 Quintuplets' name
7 Musical composition
8 Pro's foe
9 New Mexico resort
10 Bacchus attendants
11 Lira's land
12 Roster
13 Fame
14 Scottish beret
15 ESP board
16 Church topper
17 Argue
18 States
28 Mate from Down Under
29 AMA members
30 Summertime letters
35 Raccoon's cousin
36 British equivalent of AAA
37 "Old MacDonald" refrain
38 K-O separators
39 Nuclear org.
40 Modern oven feature
41 Naughty
42 Muslim chief
43 Abate
46 Fight off
47 Hobo's bag
49 Past
51 Glass, in Grenoble
52 Open to interpretation
53 Type of cod
54 Julius —, Austrian engineer-statesman
58 Scottish waterfall
59 Robt. —: CSA general
60 — degree
61 Exclamations of discovery
62 Part of a 3-piece suit
63 Stellar
65 More agile
67 Constructed again
68 A Ford
70 — truly
72 Burma-Thailand pass
73 Assistant
74 Dwellings
80 — Rock, Australian mountain
82 Antacid
84 Enjoy
86 Showy lights
87 New Zealand parrot
88 "— Man in Havana"
89 F.B.I. man
90 New Deal agcy.
91 Lion's lair
92 Still
93 Colonizer
94 Leading lady
95 San Francisco neighbor
101 River island
102 Emulates Scott Hamilton
103 Wrestler's ploy
104 Holds back
106 Composition for nine
107 Duel starters
108 Subsequently
111 One of HOMES
112 Little bits
113 Metalic compounds
114 Newts
115 Took a jet
116 Columnist Barrett
117 Good street to live on
118 Nice summers
120 Mrs., in Madrid

Solution to Last Week's Puzzle

E	L	A	T	E		B	R	A	T	S		U	P	S		R	A	S	P	S
B	A	L	E	S		E	E	R	I	E		R	A	N		A	N	T	A	E
B	R	E	A	K	T	H	E	I	C	E		U	D	O		I	D	O	N	T
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S	T	U	N	T		H	O	N	E		L	O	P			G	R	A	V	E
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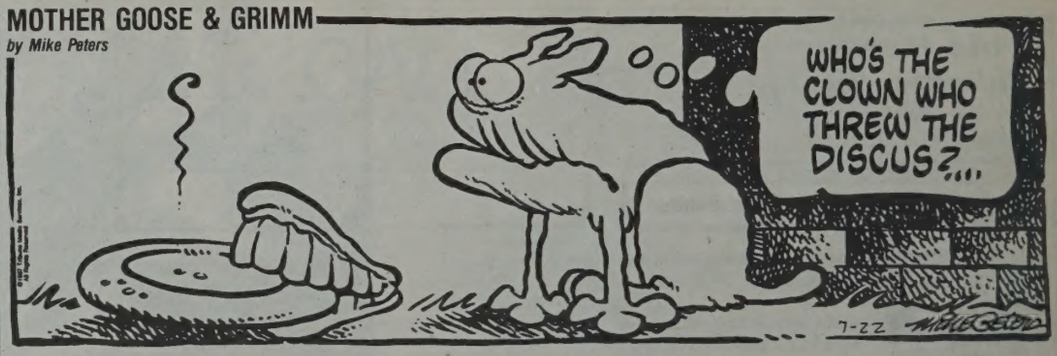
T	A	T	E	R		T	A	P		E	N	R	O	L		F	E	E	L	S
A	L	A	R	M		O	P	S		D	E	A	R	Y		F	E	A	T	S

MOTHER GOOSE & GRIMM

by Mike Peters



Lorraine Konisky Real Estate

SUTTON CENTER - Historic "Blue Blinds" - a rare 18th Century gambrel. 10 rooms include large living room and dining room, 5 bedrooms, updated kitchen, 3 fireplaces. Set on lovely 2.36 acres. Garage too! $210,000. Also: adjacent 2.3 acre level lot, ready to build. $85,000!

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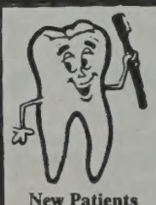

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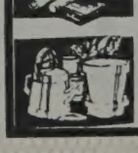

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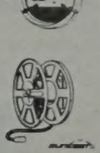
WE'VE GOT IT ALL!
True Value HARDWARE VALUE OF THE MONTH



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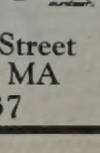

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[uc]

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[7.26]

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[8.2]

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[9.13]

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1100 square feet — near center of town
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$2.00 for 20 words or less - .10 for each additional word. All ads must be received by SATURDAY of the week prior to publication. Payment must be included with ad.

Mail ad and payment to: MILLBURY-SUTTON CHRONICLE, 117 Elm Street, Millbury, MA 01527. Please be sure to include the date(s) you would like your ad to run.

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A study of more than 8,000 children lasting 15 years suggests that it's especially prudent to encourage kids in the right eating habits. A diet low in saturated fats and cholesterol can actually lower a major risk factor for heart disease in children.

To learn more call or write your local American Heart Association.

Your Life Is In Your Hands.

American Heart Association

This space provided as a public service.

Church Listings

OUR LADY OF THE ASSUMPTION, MILLBURY: Reverend Monsignor Mederic J. Roberts, Pastor; Reverend Robert Spellman, Associate Pastor - Weekday Masses: 7:30 a.m.; Saturday Mass: 4:00 p.m.; Sunday Masses: 8:00 a.m. - 9:30 a.m. - 11:00 a.m.; Confessions: Saturday from 3:00 p.m. to 3:30 p.m.

ST. BRIGID'S - MILLBURY: Rev. Thomas J. Markey, Pastor; Rev. Laurence V. Brault, Associate Pastor - Weekday Masses: 7:00 a.m. and 9:00 a.m.; Saturday Masses: 4:00 p.m. and 5:30 p.m.; Sunday Masses: 7:00 a.m. - 9:00 a.m. - 11:00 a.m.; Confessions: Saturday from 11:30 a.m. to noon, and from 3:00 p.m. to 3:30 p.m.

St. ANNE'S - MANCHAUG: Weekday Masses: Monday through Thursday 9:00 a.m.; Friday at 7:00 p.m.; Saturday Masses: 5:00 p.m.; Sunday Masses 7:30 a.m. - 9:30 a.m. Confessions: Saturday at 4:00 p.m.; Baptisms by appointment.

ST. MARK'S - SUTTON: Rev. John E. Horgan, Pastor - Weekday Masses: 9:00 a.m.; Saturday Masses: 5:00 p.m.; Sunday Masses: 8:00 a.m. - 9:30 a.m. - 11:30 a.m. Confessions: Saturday 4:00 p.m. to 4:45 p.m.

FIRST CONGREGATIONAL, MILLBURY, Telephone - 865-9737 (church) or 1-800-339-6654 (home): Rev. Prescott E. Grout, Interim Minister - Sunday Morning Worship: 10:30 a.m. - Church School 9:00 a.m.; Mondays 7:00 p.m., Diet Workshop; Deacons - First Thursday; Executive Board - Second Monday; Millbury Woman's Club - First Monday at noon.

MILLBURY FEDERATED CHURCH - UNITED CHURCH OF CHRIST, United Methodist Church - Rev. Charles Mansfield, Interim Pastor - Sundays: 10:00 a.m., Worship and Childcare; 10:15 a.m., Church School; 11:00 a.m. Coffee Fellowship

FIRST BAPTIST, WEST SUTTON: The Rev. John Olson - Sunday Morning Worship at 9:30 a.m. followed by Coffee Time at 10:30 a.m.; 3rd Tuesday of each month - Women's Association meetings.

MILLBURY BAPTIST (American Baptist): The Rev. H. Raeburn Cameron, Pastor; Mr. Charles H. King, Minister of Music. Sunday School - Nursery through Adults at 9:00 a.m.; Sunday Morning Worship at 10:00 a.m. (nursery provided); Communion Sunday, first Sunday of the month. Wednesdays: 10:00 a.m., Discovery Group meets for Bible study; Thursdays, Choir Rehearsal at 7:30 p.m.

RAYMOND MEMORIAL CONGREGATIONAL (United Church of Christ): Mr. Raymond Mars, Pastor; Miss Elfreida Klaucke, Organist - Sunday Morning Service at 9:30 a.m.

ST. JOHN'S EPISCOPAL, Main St., Wilkinsonville: Rev. Walter E. Reynolds; Saturday, 5:30 p.m. - Holy Communion; Sunday, 8:00 a.m. Holy Communion - 10:00 a.m. Holy Communion (1st-3rd-5th Sunday); Morning Prayer on the 2nd and 4th Sundays of the month. Church School - Pre-School - Grade 8

THE VILLAGE BIBLE CHURCH, meeting in the Raymond Memorial Church, Raymond Street, East Millbury: Pastor, Rev. Bruce Buchanan; Sunday Services at 11:00 a.m. and 6:30 p.m.; Sunday School, 5:30 p.m.; Wednesday night prayer meeting and Bible study, 7:00 p.m.

UNION CONGREGATIONAL CHURCH, 88 Main St., South Grafton. Member-Conservative Congregational Christian Conference. Howard C. DeVries, Pastor; Austin McLaughlin, Organist and Music Director. Sunday School, 9:30 a.m. Sunday Morning Worship, 11 a.m. Sunday evening Service of Prayer and Praise, 7 p.m. Wednesday, choir rehearsal.

SUTTON FIRST CONGREGATIONAL CHURCH: Rev. Andrew J. Bierkan, Pastor - SUNDAYS: 9:30 a.m. Morning Worship with Crib Room, Nursery, and Kindergarten care. MONTHLY PUBLIC SUPPERS, 1st Saturdays, 5-7 p.m. MONTHLY PUBLIC LUNCHEONS: 3rd Wednesdays - noon to 1:00 p.m. (July 1-August 26)

Church School Rally Day - September 9, 1990.

EMANUEL LUTHERAN, 200 Greenwood Street, Worcester, MA, Telephone: 756-6620: George G. Kinney, D.Min., Pastor; Sunday Morning Service 9:00 a.m.; Communion on First Sunday of the month.

ST. ANDREW'S EPISCOPAL CHURCH, 53 N. Main St., N. Grafton, 839-3453; Vicar, the Rev. Dr. Thomas Sullivan. Holy Eucharist 8:00 a.m. and 10:00 a.m. Sundays.

ZION LUTHERAN CHURCH, 70 South Main St., Oxford. Pastor: Rev. Steven Goetsch. Saturday services at 5:00 p.m. Sunday services at 10:00 a.m. (July & August, 9:00 a.m.) Sunday School at 8:45 a.m. Holy Communion at all services.

DEADLINE

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Parade Photos

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Jim Beam *1.75 Lt.*	$12.99	
Kennedy's Am. Blend Whiskey *1.75 Lt.*	$9.99	
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Beringer White Zinfandel *750 ml*	$4.49	
R.H. Phillips Chardonnay *750 ml*	$5.49	
Beck's (not dark) *12 oz. Bottles*	$15.99	+ dep.
Moosehead *12 oz. Bottles*	$13.99	+ dep.
Piels & Piels Light *12 oz. Cans*	$7.79	+ dep.

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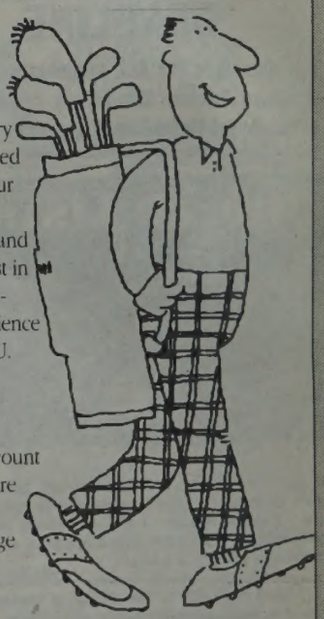
...on Saturdays at MCU!



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